

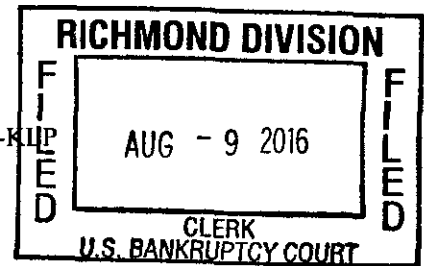
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division

In re Amendment for chapter 7
Andrew Thomas Dozier

Debtor(s)

Case No. 16-32802-KLP

Chapter 7



AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: _____]
Check if applicable: ☐ Soc. Sec. No. amended [If applicable: An original, signed Official Form 121 was mailed/hand-delivered to the Clerk's Office on _____.*]
☒ Summary of Your Assets and Liabilities (and Certain Statistical Information - Individuals Only)
☒ Declaration (Individuals - Form 106Dec) (Non-Individuals - Form 202)
☐ Schedule A/B - Property
☐ Schedule C - The Property You Claim as Exempt
☐ Schedule D - Creditors Who Hold Claims Secured by Property (See LBR 1009-1)
☐ Schedule E/F Creditors Who Have Unsecured Claims (See LBR 1009-1)
(\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):
☐ Creditor(s) added ☐ Creditor(s) deleted
☐ Change in amounts owed or classification of debt
☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE)
☐ Post-petition creditors added (Schedule of Unpaid Debts)
REMINDER: Conversion of Chapter 13 to Chapter 7 – only file Schedule of Unpaid Debts.
☐ Schedule G - Executory Contracts and Unexpired Leases
☐ Schedule H – Your Codebtors
☐ Schedule I – Your Income
☒ Schedule J – Your Expenses

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that this cover sheet together with a completed Official Form 121 – Statement About Your Social Security Numbers be electronically filed or submitted to the Clerk's Office for "restricted" entry of the amended Social Security Number into the case record.]

- ☐ Statement of Financial Affairs
☐ Statement of Intention for Individuals Filing Under Chapter 7
☐ Chapter 11 List of Equity Security Holders
☐ Chapter 11: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders
☐ Attorney's Disclosure of Compensation
☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: Bruce Robinson (Trustee)

Date: 7/29/2016

Andrew Thomas Dozier (Pro Se)
Attorney for Debtor(s) [or Pro Se Debtor(s)]
State Bar No.:
Mailing Address: 7102 Deer Thicket Dr
Midlothian, VA, 23112
Telephone No.: 757-609-1588

Debtor 1 Andrew Thomas Dozier
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number 16-32802-KLP
(if known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1 Summarize Your Assets

Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B*

\$ 0

1b. Copy line 62, Total personal property, from *Schedule A/B*

\$ 43,871.81

1c. Copy line 63, Total of all property on *Schedule A/B*

\$ 43,871.81

Part 2 Summarize Your Liabilities

Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*

\$ 0

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*

\$ 0

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*

+ \$ 23,877.59

Your total liabilities

\$ 23,877.59

Part 3 Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I*

\$ 3,138.28

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J*

\$ 3,180.47

Debtor 1

Andrew Thomas
First Name Middle Name

Dozier
Last Name

Case number (if known) 16-32802-KLP

Page 4 Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

7. What kind of debt do you have?

☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 4337.41

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations (Copy line 6a.)

\$ 0

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ 0

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0

9d. Student loans. (Copy line 6f.)

\$ 677.34

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ 0

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$ 0

9g. Total. Add lines 9a through 9f.

\$ 677.34

Debtor 1	<u>Andrew</u>	<u>Thomas</u>	<u>Dozier</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the <u>Eastern</u> District of <u>Virginia</u>			
Case number (If known)	<u>16-32802-KLP</u>		

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☒ Yes. Does Debtor 2 live in a separate household?
☐ No
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☐ No
☒ Yes

Part 2 Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

\$ 423.00

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

4a. \$ _____
4b. \$ 9.00
4c. \$ _____
4d. \$ _____

Debtor 1

Andrew Thomas Dozier
First Name Middle Name Last Name

Case number (if known) 16-32802-KLP

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans 5. \$ _____
6. Utilities:
- 6a. Electricity, heat, natural gas 6a. \$ _____
- 6b. Water, sewer, garbage collection 6b. \$ _____
- 6c. Telephone, cell phone, internet, satellite, and cable services 6c. \$ 163.42
- 6d. Other. Specify: _____ 6d. \$ _____
7. Food and housekeeping supplies 7. \$ 1262.42
8. Childcare and children's education costs 8. \$ _____
9. Clothing, laundry, and dry cleaning 9. \$ 54.76
10. Personal care products and services 10. \$ 187.04
11. Medical and dental expenses 11. \$ 127.00
12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments. 12. \$ 151.90
13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 149.95
14. Charitable contributions and religious donations 14. \$ _____
15. Insurance.
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \$ _____
- 15b. Health insurance 15b. \$ _____
- 15c. Vehicle insurance 15c. \$ 79.63
- 15d. Other insurance. Specify: _____ 15d. \$ _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ 16. \$ _____
17. Installment or lease payments:
- 17a. Car payments for Vehicle 1 17a. \$ _____
- 17b. Car payments for Vehicle 2 17b. \$ _____
- 17c. Other. Specify: _____ 17c. \$ _____
- 17d. Other. Specify: _____ 17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from
your pay on line 5, *Schedule I, Your Income* (Official Form 106I). 18. \$ _____
19. Other payments you make to support others who do not live with you.
Specify: _____ 19. \$ _____
20. Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.
- 20a. Mortgages on other property 20a. \$ _____
- 20b. Real estate taxes 20b. \$ _____
- 20c. Property, homeowner's, or renter's insurance 20c. \$ _____
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ _____
- 20e. Homeowner's association or condominium dues 20e. \$ _____

Debtor 1 Andrew Thomas Dozier
First Name Middle Name Last Name

Case number (if known) 16-32802-KLP

21. Other. Specify: Pestige, Atm fees, Debts

21. +\$ 570.77

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 3138.28

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 3180.47

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$ (-2.19)

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	<u>Andrew</u>	<u>Thomas</u>	<u>Dozier</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern</u>	District of	<u>Virginia</u>
Case number (If known)	<u>16-32802-KLP</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

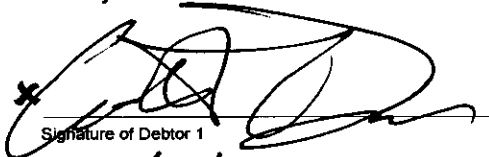
Sign Below

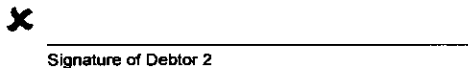
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No
☐ Yes

Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.


Signature of Debtor 1


Signature of Debtor 2

Date 08/05/2016
MM / DD / YYYY

Date _____
MM / DD / YYYY